

Phone Club Time Account Statement

Account Number: 216-555-1234

Billing Date: August 1, 2001

Website: TeleNames.com

Previous Bill: \$50.00

Current Charges: \$85.00

Total Amount Due: \$135.00

Amount Due in Full By: August 15, 2001

Remaining Time: 300 minutes

Average Remaining Time During July: 500 minutes

Time Used During July: 500 minutes

Interest Earned: 50 minutes

Total Remaining Time: 350 minutes

610

605

Fig. 1a

Message from Telenames.com Phone Club

We would like to announce the addition of value added services to all customers subscribed to our phone minutes program.

Our program is simple.. we have developed a way for you to earn time over time on your phone club account.

Thats right, no matter how much or how little you use your phone club account each month, you will always earn interest on your remaining phone minutes.

625



620

Sign Up now to learn more and earn interest on your phone club account.

Fig. 1b

Internet Service Provider Account Statement

Account Number: 216-555-1234

Billing Date: September 1, 2001

Previous Bill: \$30.00

Current Charges: \$45.00

Total Amount Due: \$75.00

Amount Due in Full By: September 15, 2001

Unused Storage: 500 Megabytes

632

Average Unused Storage in August: 750 Megabytes

630

635

Interest Earned: 75 Megabytes

Total Unused Storage: 575 Megabytes

Fig. 1c

Electric Bill

Account Number: 216-555-1234

Billing Date: August 1, 2001

Previous Bill: \$0.00

Current Charges: \$65.00

Total Amount Due: \$65.00

Amount Due in Full By: August 15, 2001

Kilowatt Hours Used: 700 KWhs

640

645

Interest Earned Applied to next Bill: 50 KWhs

Fig. 1d

Airline Miles Account Statement

Account Number: 216-555-1234

Statement Date: October 1, 2001

Awarded Miles: 30,000 Miles

Average Unused Miles in September: 25,000 Miles

655

650

Interest Earned: 2,500 Miles

Total Awarded Miles: 32,500 Miles

Fig. 1e

Gas Station Account Statement

Account Number: 216-555-1234

Billing Date: August 1, 2001

Previous Bill: \$10.00

Current Charges: \$75.00

Total Amount Due: \$85.00

Amount Due in Full By: August 15, 2001

Awarded Volume of Fuel: 30 Gallons

Average Unused Volume of Fuel in July: 25 Gallons

665

660

Interest Earned: 2 Gallons

Total Volume of Fuel: 32 Gallons

Fig. 1f

Reward Points Account Statement

Account Number: 216-555-1234

Statement Date: August 1, 2001

Remaining Points: 4,000 points

Average Remaining Points During July: 4,500 points

675

Interest Earned: 500 points

Total Remaining Points: 4,500 points

670

Fig. 1g

Beverage Club Account Statement

Account Number: 216-555-1234

Statement Date: August 1, 2001

Awarded Unused Beverage Bottles: 20 Bottles

Average Unused Beverage Bottles in July: 15 Bottles

685

Interest Earned: 3 Bottles

Total Awarded Beverage Bottles: 23 Bottles

680

Fig. 1h

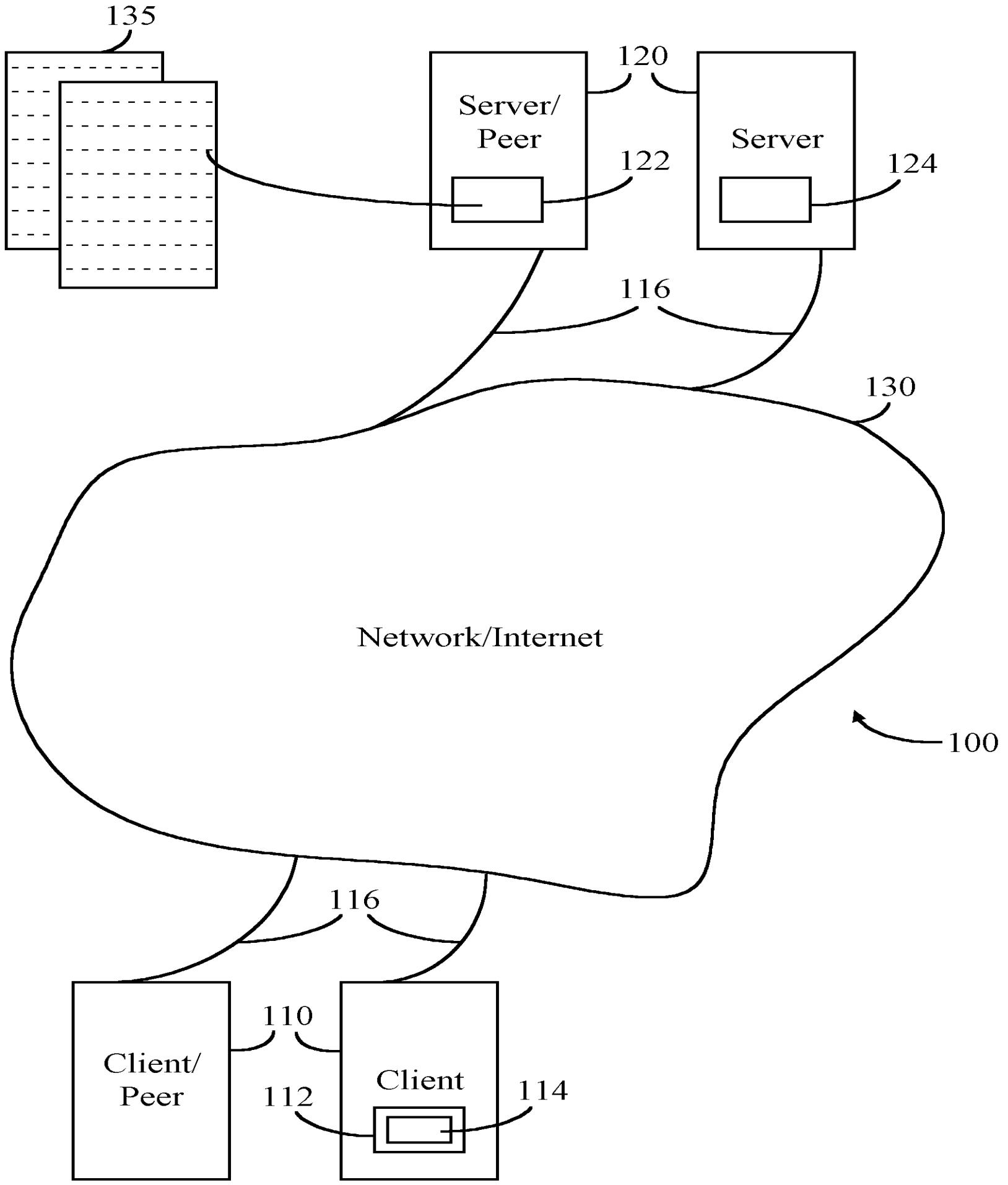


Fig. 2a

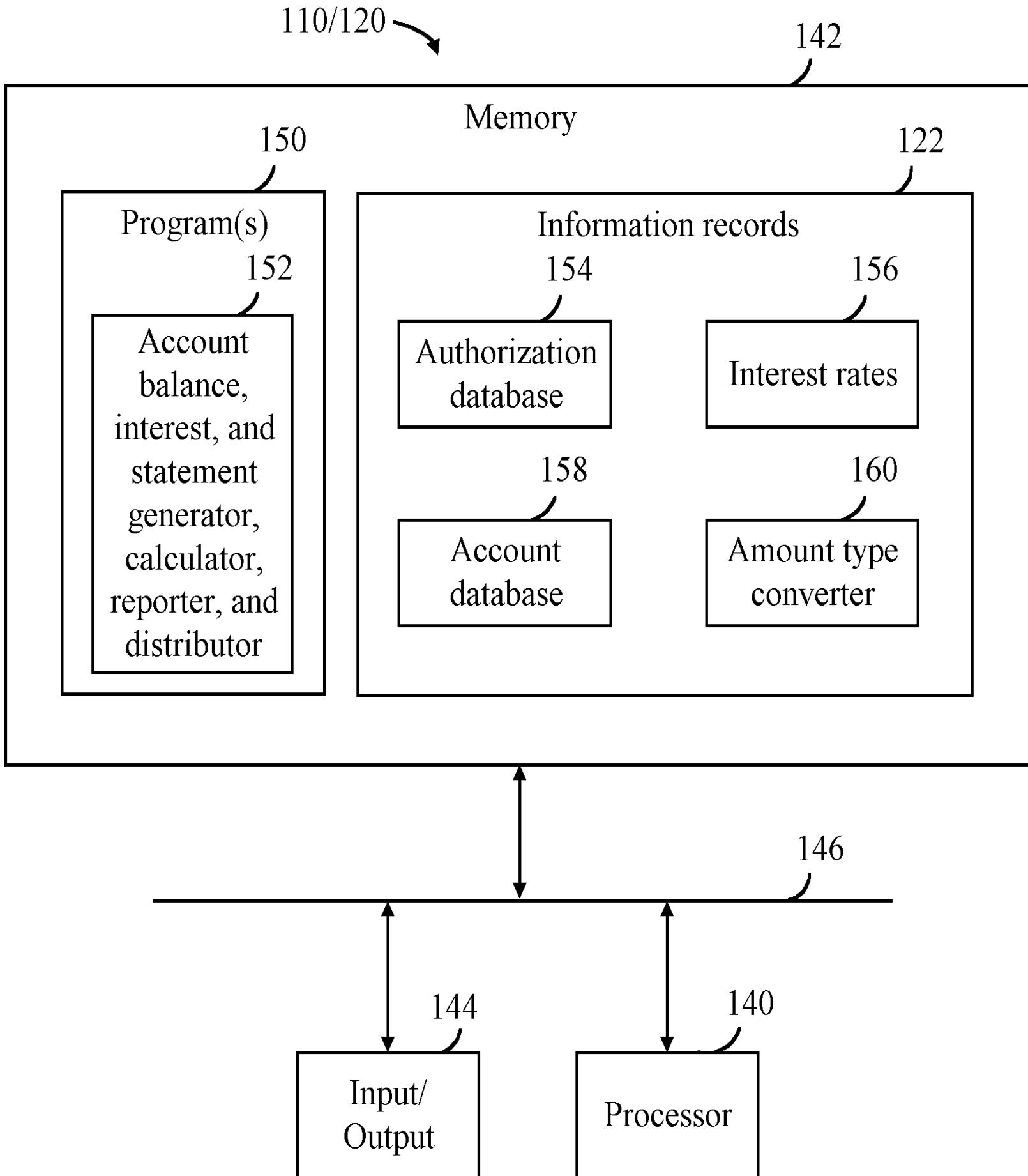


Fig. 2b

160

Type	Bandwidth	Energy	Points	Time	Volume
Bandwidth	-	2	5	10	4
Energy	0.5	-	8	3	7
Points	0.2	0.125	-	20	25
Time	0.1	0.333	0.05	-	5
Volume	0.25	0.142	0.04	0.2	-

162

164

Fig. 2c

158

Account	PIN	Principal	Interest	Total	Type
5678	j4k3	50 Meg/Day	5 Meg/Day	55 Meg/Day	Bandwidth
6789	g3h2	50KWatts	5KW	55 KW	Energy
1234	c2d3	1000 points	100 points	1100 points	Points
2345	x3w4	500 minutes	50 minutes	550 minutes	Time
3456	y5z6	50 gallons	5 gallons	55 gallons	Volume
4567	a7b8	5000 miles	500 miles	5500 miles	Distance

168

170

172

174

176

178

Fig. 2d

Account Database

158

180

Reward account

181

Membership
account

182

Prepaid account

183

Checking account

184

Savings account

185

Investment account

186

Retirement account

187

Credit account

188

Debit account

Fig. 2e

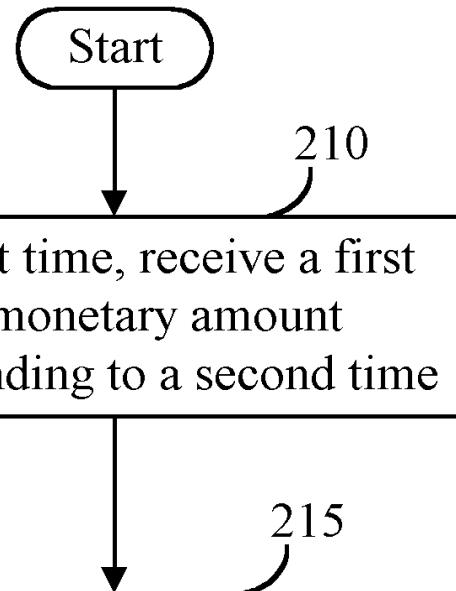


Fig. 3a

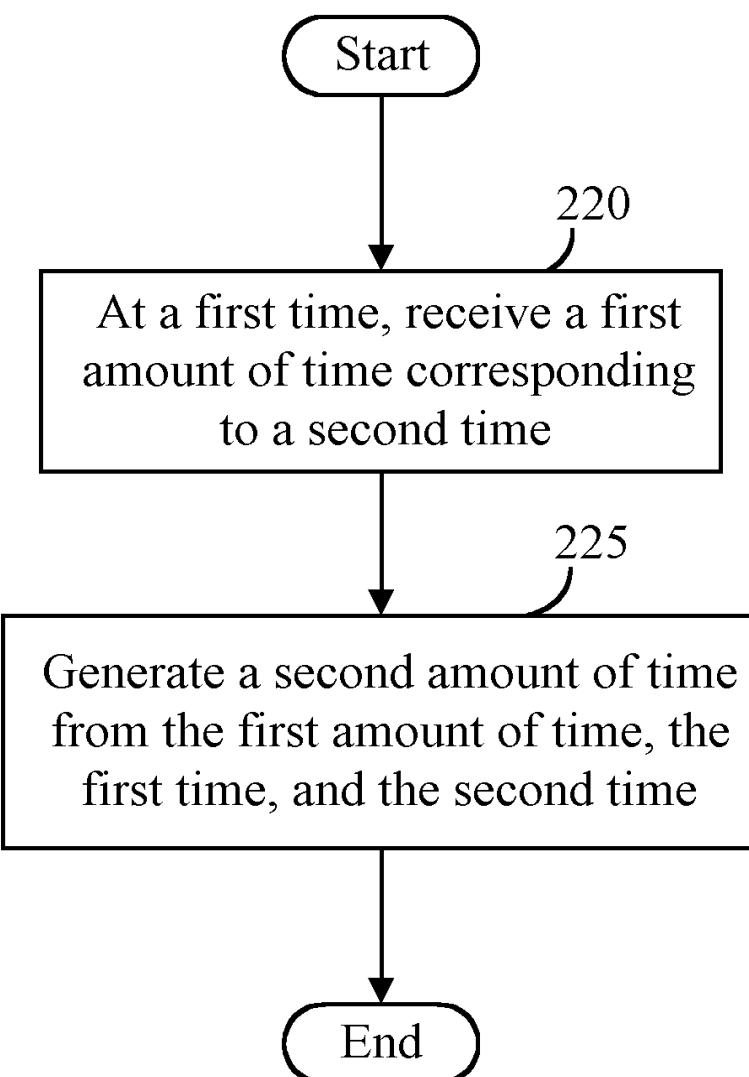
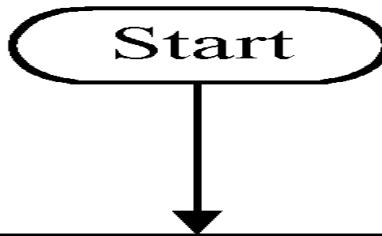


Fig. 3b



At a first time, receive from an account, a first non-monetary amount corresponding to a second time, interest rate, and interest type

245

Generate an accrued interest from the first non-monetary amount, the difference between the first and second time, the interest rate, and the interest type

250

Generate a second non-monetary amount by adding the accrued interest to the first non-monetary amount

255

Store in the account, the second non-monetary amount corresponding to the second time

End

Fig. 3c

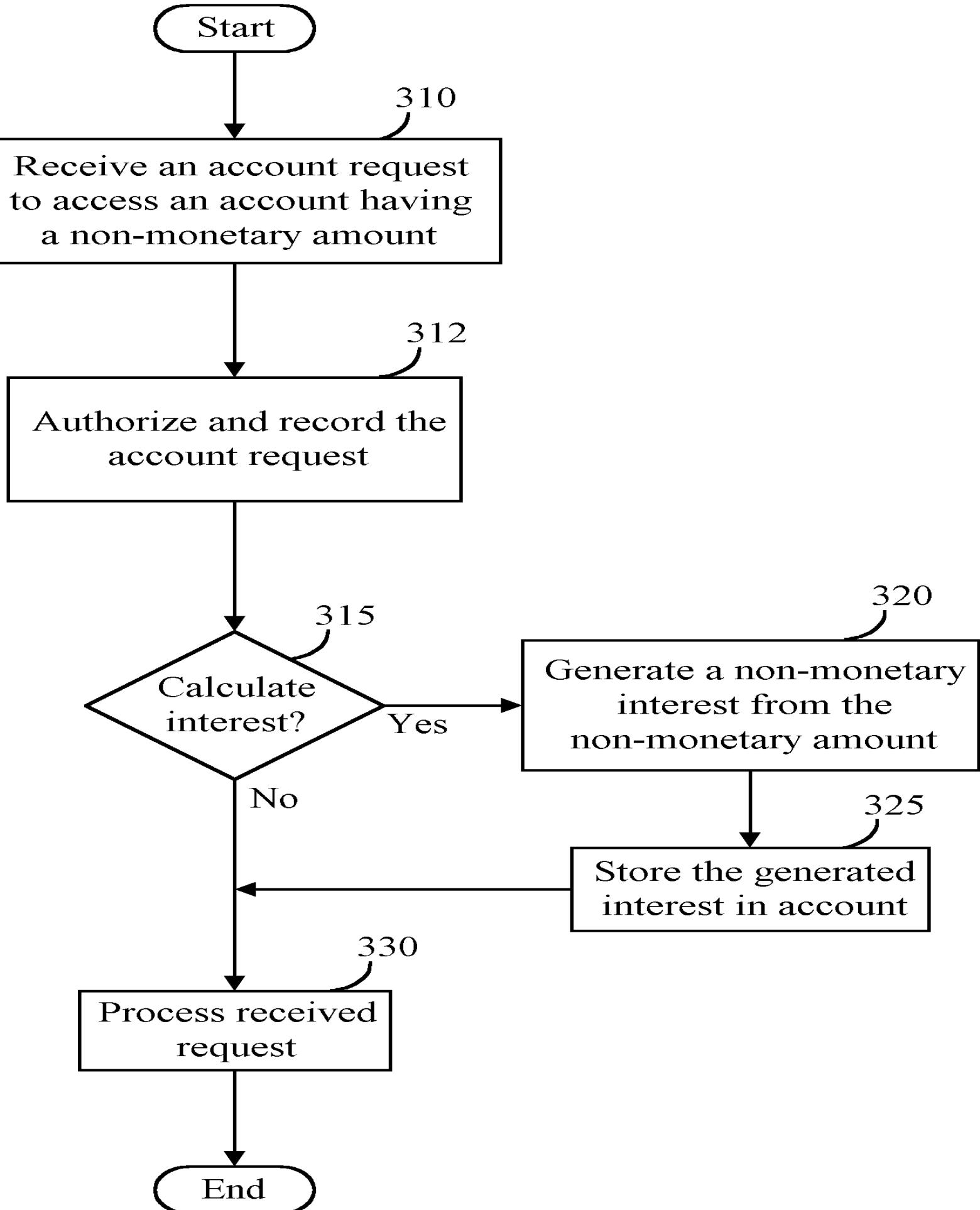


Fig. 4

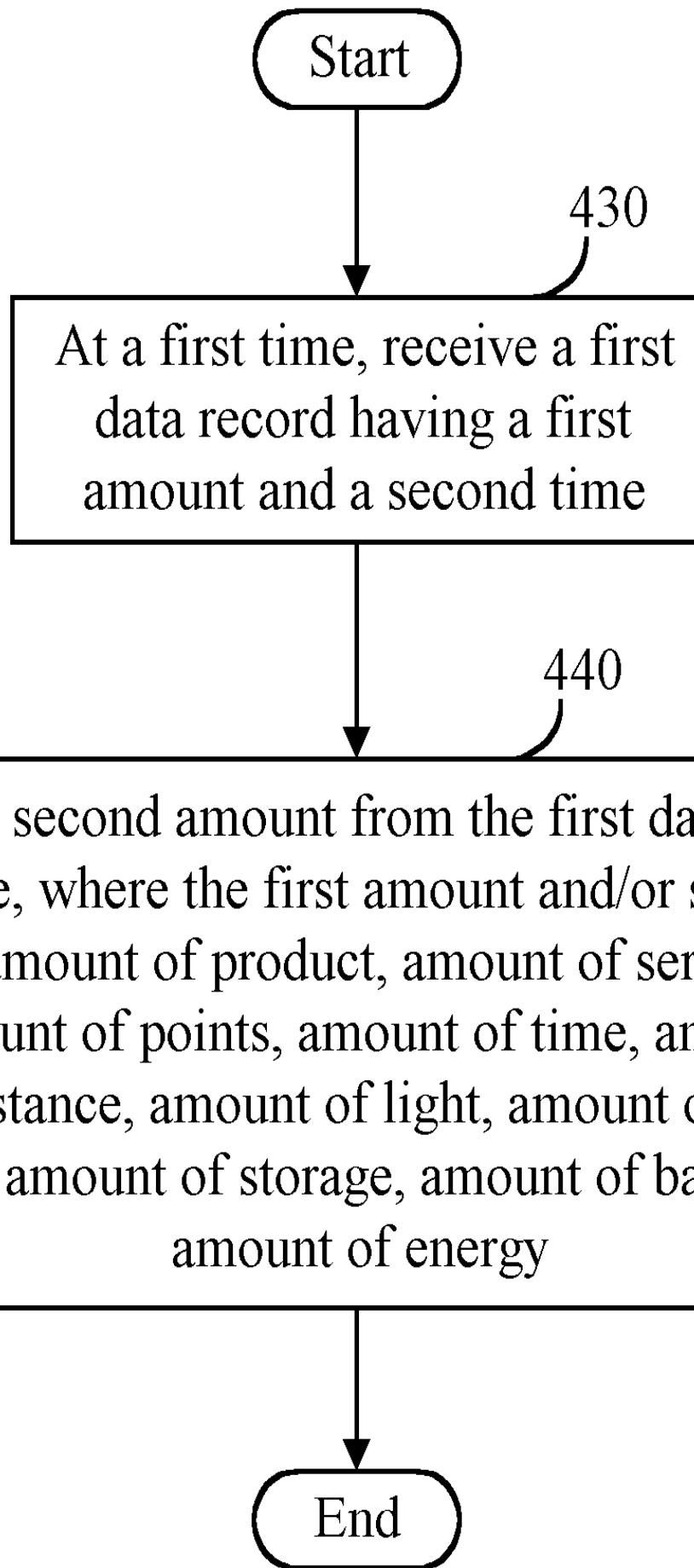


Fig. 5a

From 440

Generate a second amount from
the first data record and the first
time

450

Generate from the first
data record, a second
data record having the
second amount and the
first time

470

Update the first data
record by replacing
the first amount with
the second amount
and the second time
with the first time

460

Append the second
amount and the first time
to the first data record

End

Fig. 5b

Start

510

At a first time, receive a first amount having a first amount type corresponding to a second time from one of a first data record, computer readable medium, and machine readable code, internal automation, external automation, activation of a hyperlink, network resource redirection, and input or user interface element such as one of a browser location field, text box, command line, speech to text interface, optical recognition interface, and magnetic recognition interface.

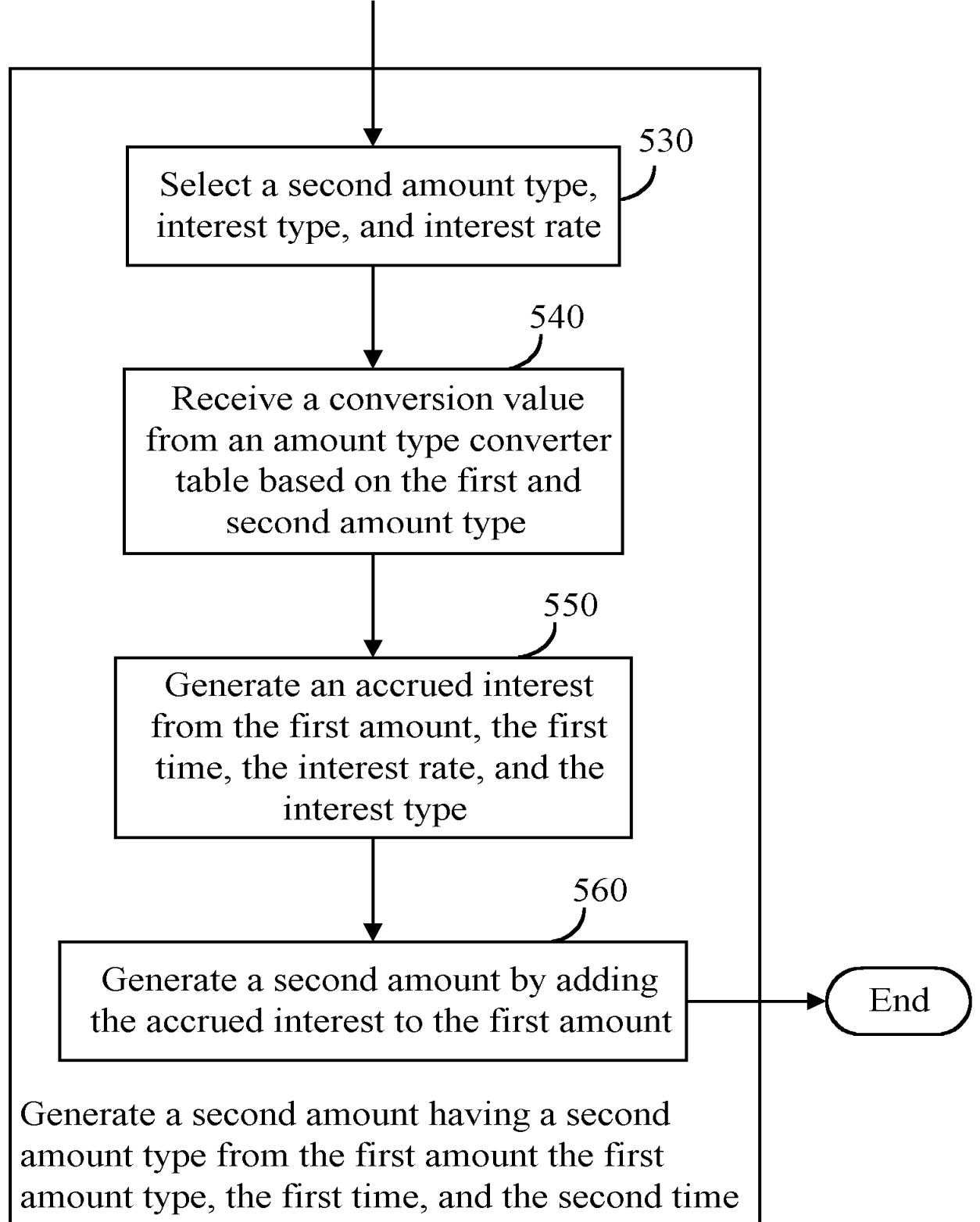
520

Generate a second amount having a second amount type from the first amount, the first amount type, the first time, and the second time

End

Fig. 6a

At a first time, receive a first amount having a first amount type corresponding to a second time from one of a first data record, computer readable medium, and machine readable code, internal automation, external automation, activation of a hyperlink, network resource redirection, and input or user interface element such as one of a browser location field, text box, command line, speech to text interface, optical recognition interface, and magnetic recognition interface.



Generate a second amount having a second amount type from the first amount the first amount type, the first time, and the second time

Fig. 6b